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IN THE COURT OF APPEALS OF THE STATE OF NEW MEXICO

2 **U.S. BANK TRUST COMPANY**
3 **NATIONAL ASSOCIATION, as**
4 **trustee and successor in interest to**
5 **U.S. BANK NATIONAL ASSOCIATION,**
6 **as trustee for the structured asset**
7 **mortgage investments II prime mortgage**
8 **trust, mortgage pass-through certificates,**
9 **series 2004-CL2,**

Court of Appeals of New Mexico

Filed 1/9/2026 7:41 AM

El D.

Mark Reynolds

10 Plaintiff-Appellee,

No. A-1-CA-42657

12 | RUBEN GALLEGOS,

Defendant-Appellant,

14 | and

15 SPRINGLEAF FINANCIAL SERVICES, INC.,
16 a Delaware corporation; NEW MEXICO
17 TAXATION & REVENUE DEPARTMENT; and
18 DEPARTMENT OF THE TREASURY-
19 INTERNAL REVENUE SERVICE,

Defendants.

21 **APPEAL FROM THE DISTRICT COURT OF BERNALILLO COUNTY**
22 **Daniel E. Ramczyk, District Court Judge**

23 | Rose Ramirez & Associates, P.C.

24 | Elizabeth Drantell

25 | Albuquerque, NM

26 for Appellee

1 The Gallegos Law Offices PC
2 R. Ruben Gallegos
3 Albuquerque, NM
4 for Appellant

5 **MEMORANDUM OPINION**

6 **IVES, Judge.**

7 {1} Summary affirmance was proposed for the reasons stated in the notice of
8 proposed summary disposition. No memorandum opposing summary affirmance has
9 been filed and the time for doing so has expired. **AFFIRMED.**

10 {2} **IT IS SO ORDERED.**

11 
12 **ZACHARY A. IVES, Judge**

13 **WE CONCUR:**

14 
15 **J. MILES HANISEE, Judge**

16 
17 **SHAMMARA H. HENDERSON, Judge**